

Information to identify the case:

Debtor 1	<u>Paul Lombardino</u>	Social Security number or ITIN	xxx-xx-0958
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-24700-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paul Lombardino
dba PML, Inc., dba Politi Auto Parts

10/26/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Paul Lombardino
 Debtor

Case No. 18-24700-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db	+Paul Lombardino, 501 Brook Hollow Drive, Whippany, NJ 07981-2501
cr	+E&L Battery & Ignition Co., Wells Jaworski & Liebman, LLP, 12 Route 17 North, P.O. Box 1827, Paramus, NJ 07653-1827
517659515	+30 Ridgedale, LLC, c/o Rosemary Stone-Dougherty, Esq., 54 Main Street, Chatham, NJ 07928-2416
517659518	+American Express National Bank, c/o Swicker & Assocs, 1105 Laurel Oak Rd, Voorhees, New Jersey 08043-4312
517797960	+Armac, Inc., 197 Ridgedale Avenue Suite 130, Cedar Knolls, NJ 07927-2108
517659520	+Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
517659521	+Bayview Loan Services, PO Box 650091, Dallas, TX 75265-0091
517659524	+Chase, PO Box 1423, Charlotte, NC 28201-1423
517659523	+Chase, PO Box 24785, Columbus, OH 43224-0785
517797959	+Corporation Service Company, PO Box 2576, Springfield, IL 62708-2576
517659525	+Douglas M. deRonde, Sr., 22 Wildwood Avenue, East Hanover, NJ 07936-1573
517659526	+E & L Battery and Ignition Company, Inc., c/o Wells, Jaworski & Liebman, LLP, PO Box 1827, Paramus, NJ 07653-1827
517659527	+General Parts Distribution LLC, c/o Christopher Strianese, Esq., 401 No. Tryon St, Charlotte, NC 28202-2196
517659529	+Haan Financial, PO Box 914, Paramus, NJ 07653-0914
517659530	+Harleysville Insurance Group, c/o Access Receivables Management, PO Box 1377, Cockeysville, MD 21030-6377
517659531	+Kaggage Financial, 130 West 25th Street, New York, NY 10001-7406
517659533	+Parts Authority, LLC f/k/a Parts Authori, c/o Snellings Law LLC, 2001 Route 46, Parsippany, NJ 07054-1385
517659536	+Prudential, PO Box 856003, Louisville, KY 40285-6003
517659537	+Reliable Fast Cash, 262A Albany Avenue, Brooklyn, NY 11213
517659538	+State of New Jersey, Department of the Treasury, 124 Halsey Street, Box 45030, Newark, NJ 07102-3017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 27 2018 00:22:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 27 2018 00:22:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517659516	+EDI: RMSC.COM Oct 27 2018 03:53:00 Amazon Store Card, PO Box 960061, Orlando, FL 32896-0061
517659517	+EDI: AMEREXPR.COM Oct 27 2018 03:53:00 American Express, PO Box 1270, Newark, NJ 07101-1270
517659522	+EDI: CAPITALONE.COM Oct 27 2018 03:53:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517799433	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Oct 27 2018 00:23:11 KeyBank, Cleveland Loan Services, 4910 Tiederman Road, Brooklyn, OH 44144-2338
517659532	+E-mail/Text: bk@lendingclub.com Oct 27 2018 00:23:32 Lending Club, 71 Stevonson Street, San Francisco, CA 94105-2985
517659535	+EDI: RMSC.COM Oct 27 2018 03:53:00 PC Richards, PO Box 960061, Orlando, FL 32896-0061
517659534	+EDI: RMSC.COM Oct 27 2018 03:53:00 Paypal Mastercard, PO Box 960061, Orlando, FL 32896-0061
517659539	+EDI: RMSC.COM Oct 27 2018 03:53:00 Synchrony, PO Box 960061, Orlando, FL 32896-0061
517662160	+EDI: RMSC.COM Oct 27 2018 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517659540	EDI: TFSR.COM Oct 27 2018 03:53:00 Toyota Motor Credit, 4 Gatehall Drive, Parsippany, NJ 07054
517797556	EDI: BL-TOYOTA.COM Oct 27 2018 03:53:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517659541	EDI: USBANKARS.COM Oct 27 2018 03:53:00 US Bank, PO Box 790408, St. Louis, MO 63179

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517659528 Charlotte, NC 28202
 517659519 Voorhees, NJ 08043

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 34

Date Rcvd: Oct 26, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Darrell M. Felsenstein on behalf of Creditor E&L Battery & Ignition Co.
dfelsenstein@wellslaw.com
Erin Kennedy on behalf of Trustee Charles M. Forman ekennedy@formanlaw.com,
jkisla@formanlaw.com
Philip William Allogrimento on behalf of Creditor General Parts Distribution LLC
pallogrimento@connellfoley.com
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWMBBS 2007-8) rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Vincent Commisa on behalf of Debtor Paul Lombardino vcommisa@vdcclaw.com

TOTAL: 7